

Washington, DC – Today, Rep. Linda Sánchez voted to help American families affordably protect their homes from flooding and to have a voice in the zoning process. See her speech [HERE](#).

The Flood Insurance Reform Priorities Act will extend the National Flood Insurance Program (NFIP) for five years and reform the program by expanding coverage and providing homeowners with more control over their insurance.

“The bill helps those who face being re-zoned by delaying new mandatory flood insurance requirements for five years,” said Rep. Linda Sánchez. **“This delay is good because it will give FEMA time to get the new maps right, while working with communities to see that only those families in real danger of flooding are required to buy this insurance.”**

Sánchez pointed out that she has heard from a number of her constituents who will soon be required to pay more than a thousand dollars a year in flood insurance premiums- even though they live in a virtual desert.

“It is ironic that even though Southern California is a semi-arid, near desert region, many

of my constituents are being told to pay a thousand dollars a year or more to guard against floods,”

continued Sánchez.

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“This is why I want local residents to be involved in the process and given the chance to be heard before their homes are re-zoned and deemed in a flood zone.”

This reform bill updates the NFIP, established over 40 years ago, to meet the needs of the 21st century. It raises maximum coverage limits for the first time since 1994, providing a stronger safety net for families threatened by flooding. The bill also provides families with greater flexibility and options, by allowing them to pay for flood insurance in installments, creating the office of the Flood Insurance Advocate to protect and assist policyholders, and delaying the mandatory requirement to purchase insurance for five years in areas only recently declared as a flood zone.

It also shores up the economic viability of the program by reducing premium subsidies for second homes and homes that have experienced frequent flooding.